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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
(use as many sheets as necessary)

Sheet 2 of 2

**Complete if Known**

Application Number	10/063,796
Filing Date	May 14, 2002
First Named Inventor	Josephson
Group Art Unit	2876
Examiner Name	
Attorney Docket Number	Ste/01

**OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS**

Examiner initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T <sup>2</sup>
JK	1	MEADOW, WILLIAMS, "Getting to Know the Ins and Outs of Check Fraud", Bank Systems & Technology Online, January 3, 2002, < <a href="http://www.banktech.com/story/industryInsight/BNK20020103S0014">http://www.banktech.com/story/industryInsight/BNK20020103S0014</a> >.	
JK	2	COOKE, CATHERINE, "Good Information Fights Bad Checks", Bank Technology News, April 1993.	
JK	3	MEHLER, MARK, "Battling Check Fraud, Business Fights Technology with Technology", American Banker, pp. 6-7, June 1995.	

Examiner signature	Ahshik Kim	Date Considered	7-19-04
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(AMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with communication to applicant. <sup>1</sup> Unique citation designation number. <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

FORM PTO-1449

U.S. DEPARTMENT OF COMMERCE  
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ATTY. DOCKET NO.

SERIAL NO.

400100

10/063,796

APPLICANT

Josephson et al.

FILING DATE

GROUP

May 14, 2002

2876

## LIST OF REFERENCES CITED BY APPLICANT

## U. S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
AK	AA	6,149,056	11/2000	Stinson et al.			05/12/97
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						

## FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	AM							
	AN							
	AO							
	AP							
	AQ							

## OTHER PRIOR ART (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)

AK	AR	MEHLER, MARK, "In Battling Check Fraud, Business Fights Technology With Technology," Inventor's Business Daily, January 1994
AK	AS	COOKE, CATHERINE, "Good Information Fights Bad Checks", Bank Technology News, April 1993
	AT	

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with your next communication to applicant.

Ahshik Kim

7-19-04